

REMARKS

Claims 1-93 are currently pending in the application and are subject to a complex election of species restriction requirement.

Claim amendments

Claims 18, 21, 27, 31, 35, 42, 47, 50, 56, 60, 64, 69, 78, 79, and 86-90 are hereby amended. These amendments add no new matter and were made either to comply with Examiner's restriction requirement or to correct typographical errors. The Examiner will note from the next paragraph that, of these claims being currently amended, claims 69, 78, and 86 are also simultaneously being withdrawn as non-elected claims.

Election of species

Applicant hereby elects, without traverse, to prosecute the following species as set forth in the claims as amended herein:

Species	Claims readable thereon
A1 - Entity that provides access to on-demand payroll = payroll access company (via bank)	1-3, 5-6, 10-11, 13, 16-43, 45-58, 60-68; 79-85; and 87-93
B1 - Communication transmission medium = Internet	1-3, 5-6, 10-11, 13, 16-43, 45-58, 60-68; 79-85; and 87-93
C1 - Funds allocation = all at once	1-3, 5-6, 10-11, 13, 16-43, 45-58, 60-68; 79-85; and 87-93
D1 - Payroll deduction = single pay period	1-3, 5-6, 10-11, 13, 16-43, 45-58, 60-68; 79-85; and 87-93

Species	Claims readable thereon
E1 - Availability to on-demand payroll = wage/pay are earned, not paid	1-3, 5-6, 10-11, 13, 16-43, 45-58, 60-68; 79-85; and 87-93

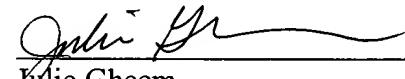
Applicant therefore hereby withdraws from prosecution the following claims as non-elected claims:
4, 7-9, 12, 14-15, 44, 59, 69-78, and 86.

Conclusion

Applicant has herein fully responded to Examiner's Office Action and made the required elections. Accordingly, Applicant respectfully requests early action on the merits of the elected claims.

DATED this 27th day of December, 2003.

Respectfully submitted,


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